

---

# UNITED STATES DISTRICT COURT

for the

DISTRICT OF SCRANTON

---

On and for all Public and Private records,

**Document Created By /  
Record Returned to:**

Daylin Transportation  
Danny Fortuna  
309 Evergreen Dr  
Stroudsburg, PA 18360

Case: New Case

3:23 mc 461

Dispute Letter

**FILED  
SCRANTON**

JUN -2 2023

PER \_\_\_\_\_

DEPUTY CLERK

Dispute Letter

June 2, 2023

## Dispute Letter

RF 333 911 161 US

9590 9402 7660 2122 1135 79

05/26/2023

**Patrick Byrne, CEO**  
**Balboa Capital**  
**575 Anton Blvd, 12<sup>th</sup> floor**  
**Costa Mesa, CA 92626**

Re: Dispute of Account #F376039-001 under Title (12 CFR 1026.13)

This letter serves as formal notice of my dispute and request for the in-depth review of account #F376039-001 amounting to \$10,943.40 as of date 05/24/2023.

After requesting an account balance, we have noticed that there is an error in the amount that has been billed to us. We received three different values on the following dates:

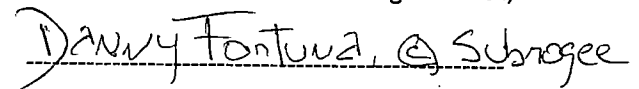
- 5/24/2023 - \$10,943.40
- 5/22/2023 - \$8,207.55
- 5/18/2023 - \$8,347.55

As provided under Title (12 CFR 1026.13) of the Consumer Financial Protection Bureau's regulations we have the following rights that we expect to be respected. Consumer's right to withhold disputed amount; collection action prohibited, including phone calls and correspondence, be ceased and desisted.

- Adverse credit reports are prohibited. Any further reporting to any credit bureau or agency, as well as any adverse action taken against us.
- Acceleration of debt and restriction of account prohibited. You shall not accelerate any part of the indebtedness or restrict or close the account solely because we have exercised in good faith the rights provided by this section.

A creditor may be subject to the forfeiture penalty under (15 U.S.C. 1666(e)) for failure to comply with any of the requirements of this section. Cease and desist all verbal communication attempts regarding this matter. All communication must be presented in writing. Your silence is acquiescence, submit your response in writing, sworn in front of a notary under penalty of perjury with a wetting signature, and send by registered mail within 10 days. We come with clean hands to solve this matter in an amicable way. Where equities are equal, the law will prevail.

Done in good faith,

  
\_\_\_\_\_  
Danny Fortuna AR of Daylin Transportation